If you look carefully, forged currency can't pass as a buck

By Roger Boye

WHEN EMANUEL Ninger needed "spending money" in the 1880s, he didn't bother with banks near his New Jersey home.

Instead, he simply used a camel's hair brush to draw counterfeit silver certificates in several denominations. He was so good at it that underworld bosses nicknamed the Dutch immigrant "Jim the Penman."

Ninger's story is legend in American crime annals, and is also part of the lore associated with collecting old United States currency. By the time of his arrest in 1896, Ninger had produced $40,000 in bogus bills.

His forgery career ended abruptly when he attempted to buy a shot of whisky with one of his $50 creations. Ninger carelessly put the bill on a wet bar counter and the ink started to run, prompting the frightened barkeeper to holler for the police.

Today, counterfeiters use sophisticated printing equipment and copying machines to turn out fake money. But ironically, they have a more difficult time passing their handiwork.

As many currency collectors know well, the reason is the generally high quality of paper and printing used today to produce United States Federal Reserve notes. Collectors and others don't have to pour water on a modern-day bill.

Instead, they should carefully examine a suspect bill for one of these three telltale signs:

● Quality of paper. On authentic bills, the paper is durable and contains small but visible red and blue fibers. The paper used for most counterfeits does not contain the fibers.

● Quality of portrait. The portraits on authentic bills are almost "lifelike" and appear to stand out from an intricate screenlike background. On counterfeits, the portraits lack detail and tend to mesh with a poorly drawn background.

● Quality of seals. On authentic bills, the green Treasury seal and black Federal Reserve seal are surrounded by circular designs containing clear, even, and sharp saw teeth. Bogus bill teeth are blunt, uneven, or perhaps touch one another.